

**Information to identify the case:**

Debtor 1	<u>Christina I. Ott-Cramer</u>	Social Security number or ITIN	xxx-xx-7817
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-10500-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina I. Ott-Cramer

12/22/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christina I. Ott-Cramer  
 Debtor

Case No. 13-10500-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db  
 513602954 +Christina I. Ott-Cramer, 35 Vail Court, Absecon, NJ 08205-9324  
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368)  
 517190808 +Comcast, PO Box 3001, Southeastern PA 19398-3001  
 517190810 +Eric S. Kershenblatt, PC, 48 South New York Road, Absecon NJ 08205-9680  
 513734296 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 516136120 +MTGLQ Investors,c/o The Goldman Sachs Group,, 6011 Connection Drive, 5th Floor,  
 Irving, TX 75039-2607  
 516136121 +MTGLQ Investors,c/o The Goldman Sachs Group,, 6011 Connection Drive, 5th Floor,  
 Irving, TX 75039, MTGLQ Investors,c/o The Goldman Sachs Gr,  
 6011 Connection Drive, 5th Floor, Irving, TX 75039-2607  
 517190811 +Ryan's Ridge Condominium Association, c/o DiLucia Management Corp, 1000 Bally Bunion Drive,  
 Egg Harbor City NJ 08215-5104  
 513873606 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513602950 EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 513602951 +EDI: CHASE.COM Dec 22 2017 21:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 517190809 +EDI: CMIGROUP.COM Dec 22 2017 21:58:00 Credit Management, 4200 International Parkway,  
 Carrollton TX 75007-1912  
 513602952 EDI: DISCOVER.COM Dec 22 2017 21:58:00 Discover, PO Box 15316, Wilmington, DE 19850  
 513613373 EDI: DISCOVER.COM Dec 22 2017 21:58:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513602953 +EDI: RMSC.COM Dec 22 2017 21:58:00 GECCB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 513830420 EDI: PRA.COM Dec 22 2017 21:58:00 Portfolio Recovery Associates, LLC,  
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 515557988 +EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Bank, NA, 1 Home Campus, MAC#x2302-04C,  
 Des Moines IA 50328-0001  
 513602955 +EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Mortgage, PO Box 14411,  
 Des Moines, IA 50306-3411  
 514003341 EDI: ECAST.COM Dec 22 2017 21:58:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
 514003340 EDI: ECAST.COM Dec 22 2017 21:58:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Dec 22, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Brian S. Thomas on behalf of Debtor Christina I. Ott-Cramer brian@brianthomaslaw.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, NA jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com  
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael S. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu  
tions.com;hinnaurato@subranni.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu  
tions.com;hinnaurato@subranni.com

TOTAL: 9